

We claim:

- 1 1. A client for determining entitlement of ownership of stocks in a
2 company, the client system comprising:
 - 3 an identifier that identifies a customer relative to an ownership position in the
4 company;
 - 5 a transactional component that facilitates an economic transaction;
 - 6 a transactional relay component, communicatively coupled to the
7 transactional component, that facilitates a response to a server system regarding the
8 economic transaction, the response including the identifier so that the server system
9 can locate additional information on the customer and so that the server system can
10 associate information on the economic transaction to the customer.
- 1 2. The client of Claim 1 wherein the client communicates to the server
2 through an interconnected network.
- 1 3. The client of Claim 1 wherein the transactional relay component is a
2 mass storage device.
- 1 4. The client of Claim 1 wherein the economic transaction is a transaction
2 taking place through an interconnected network.
- 1 5. The client of Claim 1 wherein the transactional component is a web
2 browser.
- 1 6. The client of Claim 1 wherein the transactional component is circuitry
2 facilitating a transaction.
- 1 7. The client of Claim 1 wherein the transactional relay component is a
2 wireless network interface.
- 1 8. The client of Claim 1 wherein the identifier is received from another
2 source.

1 9. The client of Claim 8, the other source comprising a personal digital
2 assistant.

1 10. The client of Claim 8, the other source comprising a wireless
2 networking device.

1 11. The client of Claim 8, the other source comprising a wireless device.

1 12. The client of Claim 8, the other source comprising digital smart card.

1 13. A server system for determining entitlement of ownership in a
2 company, the server system comprising:

3 a transactional reception component that receives information on an
4 economic transaction relating to an individual;

5 a transactional processing component, communicatively coupled to the
6 transactional reception component, that determines in what form the individual may
7 participate in ownership of the company;

8 a data storage medium, communicatively coupled to the transactional
9 processing component, that stores information on ownership rights in the company
10 relating to the individual;

11 the transactional processing component determining that the individual is
12 entitled to convert a first form of ownership in the company to a second form of
13 ownership; and

14 the risk associated with the first form of ownership being limited to a
15 predetermined amount, the predetermined amount being less than an initial
16 investment of the individual in the first form of ownership.

1 14. The system of Claim 13, wherein the transactional reception
2 component is an interface to an interconnected network.

1 15. The system of Claim 14 wherein the transactional reception component
2 is a mass storage device reader.

1 16. The system of Claim 13 wherein the transactional reception component
2 is a keyboard.

1 17. The system of Claim 13 wherein the conversion from the first form to
2 the second form is based on a predetermined criteria

1 18. The system of Claim 17 wherein the predetermined criteria is a level of
2 economic activity.

1 19. The system of Claim 13 wherein the data storage medium is a
2 semiconductor memory.

1 20. The system of Claim 13 wherein the first form of ownership is a
2 preferred stock.

1 21. The system of Claim 13 wherein the second form of ownership is a
2 common stock.

1 22. The system of Claim 13 wherein the predetermined amount is zero.

1 23. The system of Claim 13 wherein the predetermined amount is less than
2 20 percent of the initial investment.

1 24. A server system for determining entitlement of ownership in a
2 company, the server system comprising:

3 a transactional reception component that receives information on an
4 economic transaction relating to an individual;

5 a transactional processing component, communicatively coupled to the
6 transactional reception component, that determines whether the individual may
7 participate in ownership of the company;

8 a data storage medium, communicatively coupled to the transactional
9 processing component, that stores information on ownership rights in the company
10 relating to the individual; and

11 the transactional processing component determining that the individual is
12 entitled to convert a first form of ownership in the company to a second form of
13 ownership based upon predetermined criteria.

1 25. The system of Claim 24, wherein the transactional reception
2 component is an interface to an interconnected network.

1 26. The system of Claim 24 wherein the transactional reception component
2 is a mass storage device reader.

1 27. The system of Claim 24 wherein the transactional reception component
2 is a keyboard.

1 28. The system of Claim 24 wherein the conversion from the first form to
2 the second form is based on a predetermined criteria.

1 29. The system of Claim 28 wherein the predetermined criteria is a level of
2 economic activity.

1 30. The system of Claim 24 wherein the data storage medium is a
2 semiconductor memory.

1 31. The system of Claim 24 wherein the first form of ownership is a
2 preferred stock.

1 32. The system of Claim 24 wherein the second form of ownership is a
2 common stock.

1 33. A method for determining an ownership interest in an entity for an
2 individual, the entity having a first and a second types of ownership interest, the
3 individual holding the first type of ownership representing an amount of investment,
4 the method comprising:

5 monitoring economic activity associated with the individual;

6 offering an individual an opportunity to convert the individual's first type of
7 ownership in the entity to the second type of ownership interest based upon
8 predefined criteria; and

9 limiting the risk associated with the first type of ownership to an amount less
10 than the investment.

1 34. The method of Claim 33, the step of monitoring taking place through an
2 interconnected network.

1 35. The method of Claim 33, the Claim of monitoring occurring over a web
2 browser.

1 36. The method of Claim 33 wherein the economic activity is effectuated by
2 a wireless device.

1 37. The method of Claim 33 wherein the economic activity is effectuated by
2 a network appliance.

1 38. The method of Claim 33 wherein the first ownership interest is
2 preferred stock.

1 39. The method of Claim 33 wherein the second ownership interest is
2 common stock.

1 40. The method of Claim 33 wherein the predetermined criteria is a level of
2 economic activity.

1 41. The method of Claim 33 wherein the first ownership interest has an
2 expiration time.

1 42. The method of Claim 33, the step of limiting the risk comprising
2 investing a portion a proceeds from the investment into a fixed income investment.

1 43. The method of Claim 33, the step of limiting the risk comprising
2 investing a portion a proceeds from the investment into a bond.

1 44. The method of Claim 33, the step of limiting the risk comprising
2 securing a financial guarantee from a third party.

1 45. The method of Claim 33, the step of limiting the risk comprising
2 investing a portion of the amount of investment with a guarantor.

1 46. The method of Claim 33, wherein the amount less than the investment
2 is zero.

1 47. The method of Claim 33, wherein the amount less than the investment
2 is less than 20% of the investment amount.